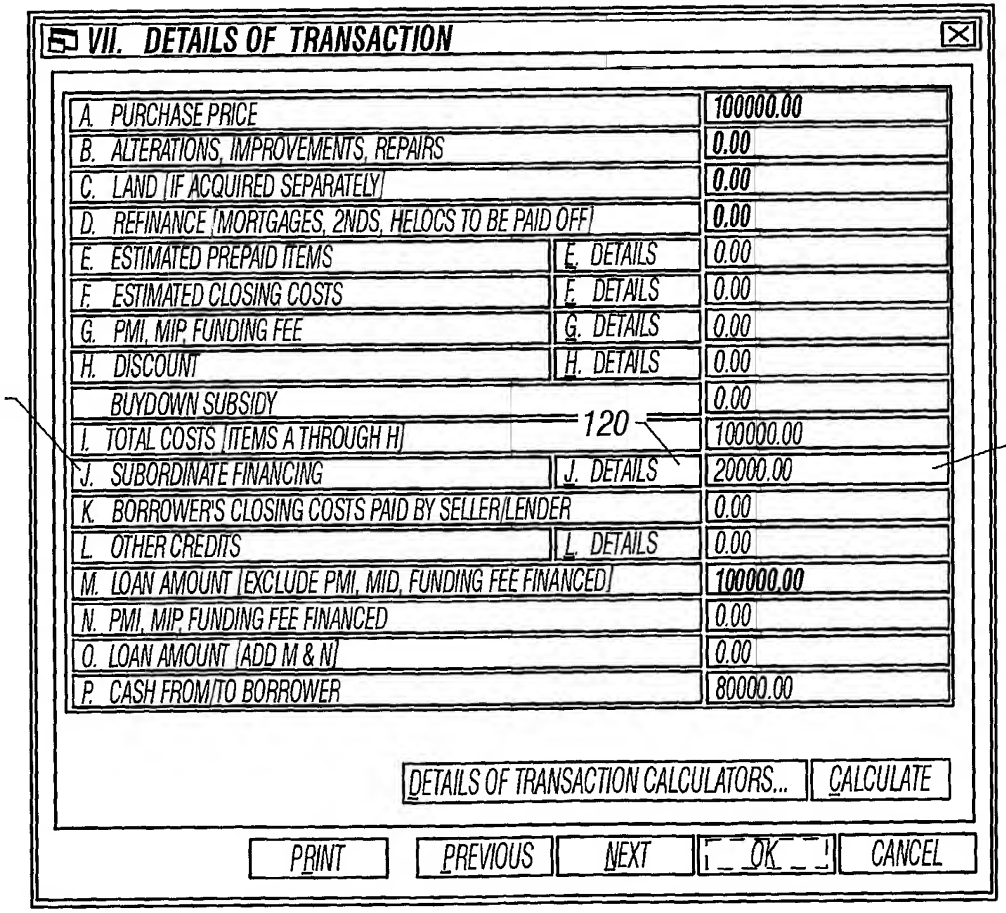
VII. DETAILS OF TRANSACTION
A. PURCHASE PRICE
100000.00
B. ALTERATIONS, IMPROVEMENTS, REPAIRS
0.00
C. LAND (IF ACQUIRED SEPARATELY)
0.00
D. REFINANCE (MORTGAGES, 2NDS, HELOCS TO BE PAID OFF)
0.00
E. ESTIMATED PREPAID ITEMS
E. DETAILS
0.00
F. ESTIMATED CLOSING COSTS
F. DETAILS
0.00
G. PMI, MIP, FUNDING FEE
G. DETAILS
0.00
H. DISCOUNT
H. DETAILS
0.00
BUYDOWN SUBSIDY
0.00
I. TOTAL COSTS (ITEMS A THROUGH H)
100000.00
J. SUBORDINATE FINANCING
J. DETAILS
20000.00
K. BORROWER'S CLOSING COSTS PAID BY SELLER/LENDER
0.00
L. OTHER CREDITS
L. DETAILS
0.00
M. LOAN AMOUNT (EXCLUDE PMI, MID, FUNDING FEE FINANCED)
100000.00
N. PMI, MIP, FUNDING FEE FINANCED
0.00
O. LOAN AMOUNT (ADD M & N)
0.00
P. CASH FROM/TO BORROWER
80000.00
DETAILS OF TRANSACTION CALCULATORS...
CALCULATE
PRINT
PREVIOUS
NEXT
OK
CANCEL
110
120
130

FIG. 1

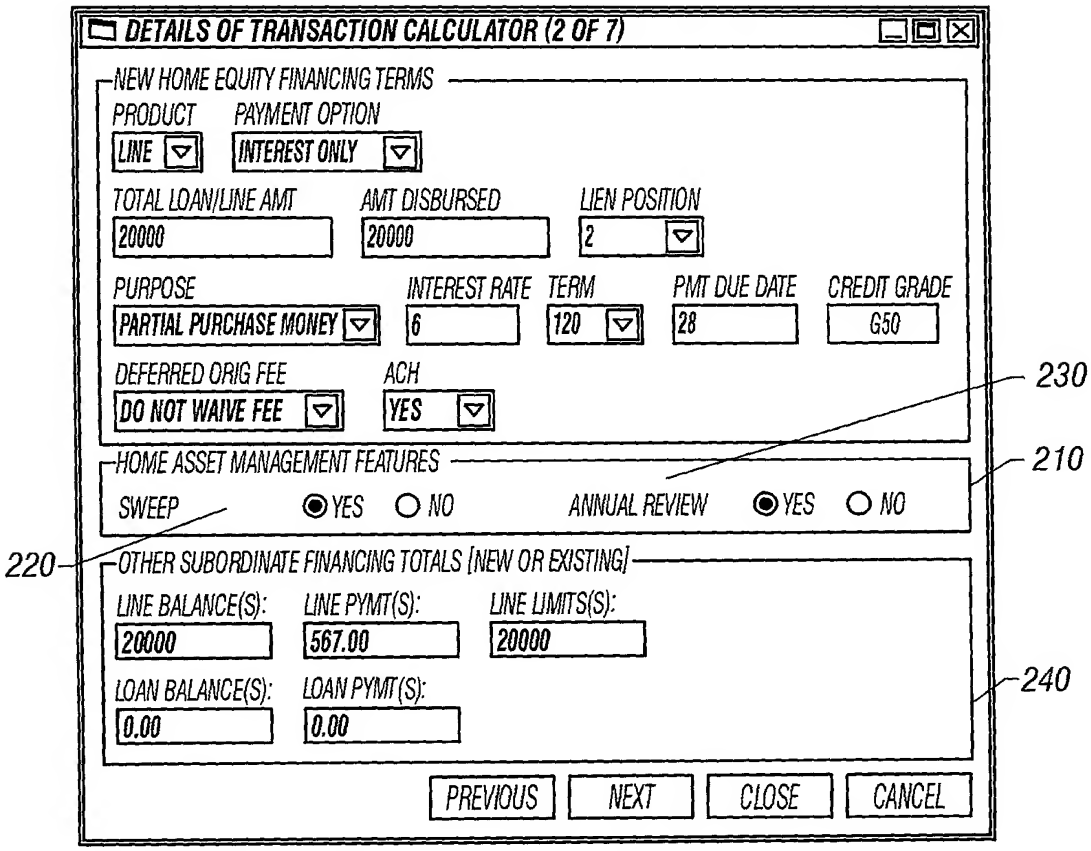

FIG. 2

20030226-0045052

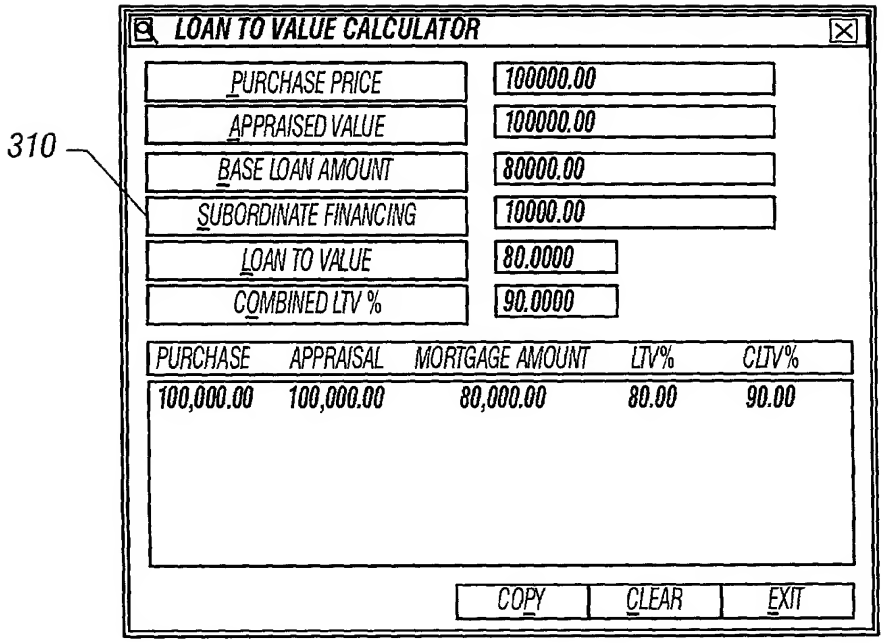

FIG. 3

Docket # 2529.0046

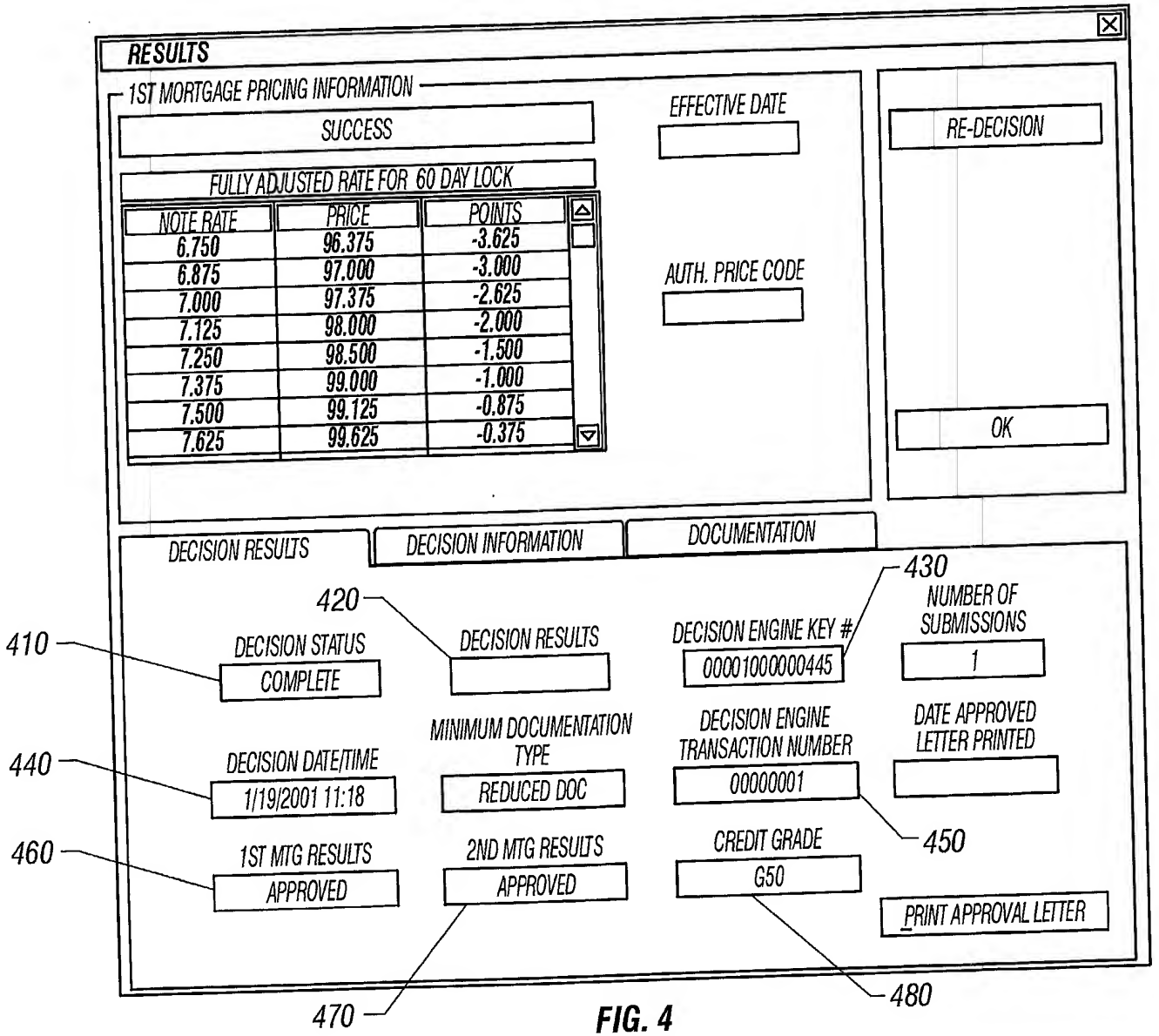
RESULTS
1ST MORTGAGE PRICING INFORMATION
SUCCESS
EFFECTIVE DATE
RE-DECISION
FULLY ADJUSTED RATE FOR 60 DAY LOCK
NOTE RATE
PRICE
POINTS
6.750 96.375 -3.625
6.875 97.000 -3.000
7.000 97.375 -2.625
7.125 98.000 -2.000
7.250 98.500 -1.500
7.375 99.000 -1.000
7.500 99.125 -0.875
7.625 99.625 -0.375
AUTH. PRICE CODE
OK
DECISION RESULTS
DECISION INFORMATION
DOCUMENTATION
410
420
430
DECISION STATUS
COMPLETE
DECISION RESULTS
DECISION ENGINE KEY #
00001000000445
NUMBER OF SUBMISSIONS
1
440
DECISION DATE/TIME
1/19/2001 11:18
MINIMUM DOCUMENTATION TYPE
REDUCED DOC
DECISION ENGINE TRANSACTION NUMBER
00000001
DATE APPROVED LETTER PRINTED
450
460
1ST MTG RESULTS
APPROVED
2ND MTG RESULTS
APPROVED
CREDIT GRADE
G50
PRINT APPROVAL LETTER
470
480

FIG. 4

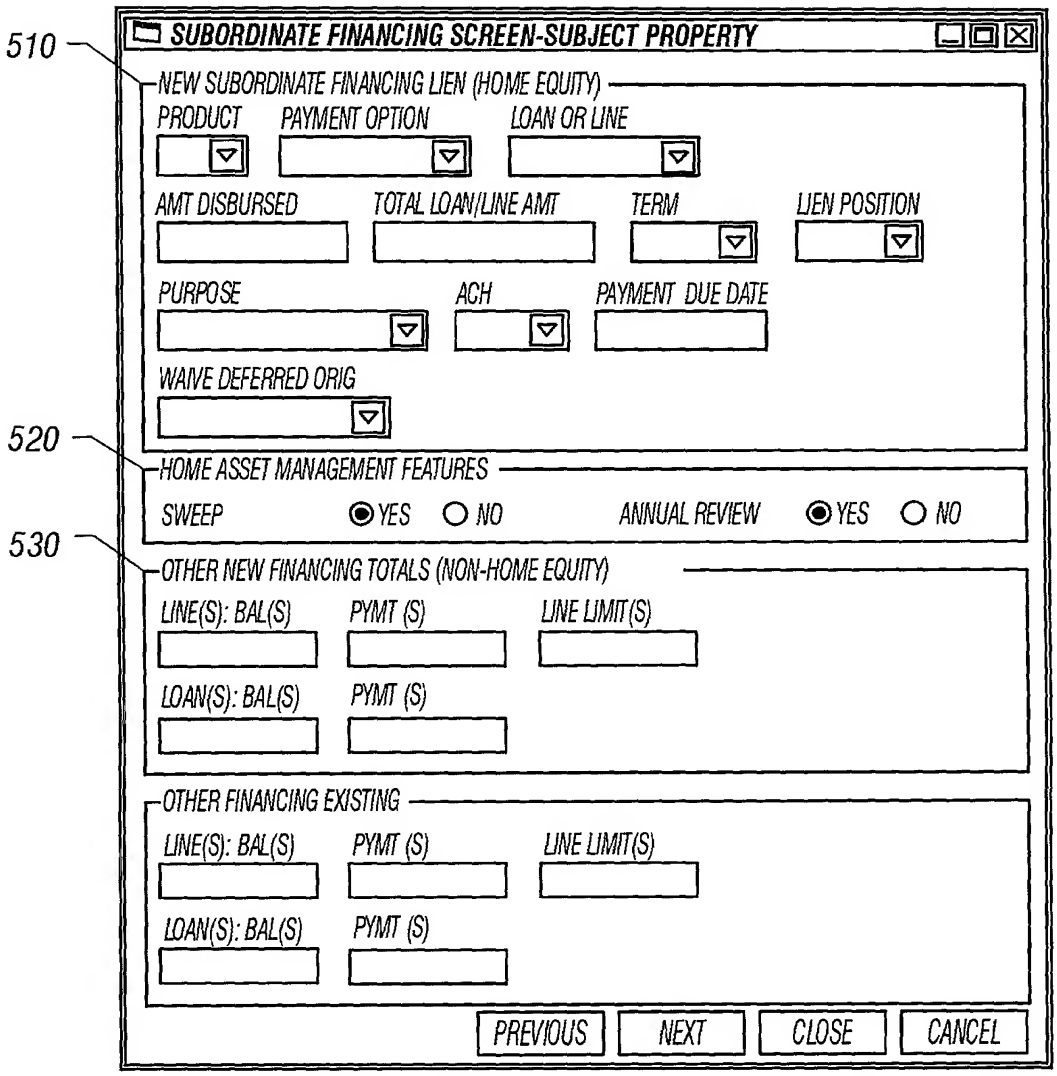

FIG. 5

20090216.0416.002

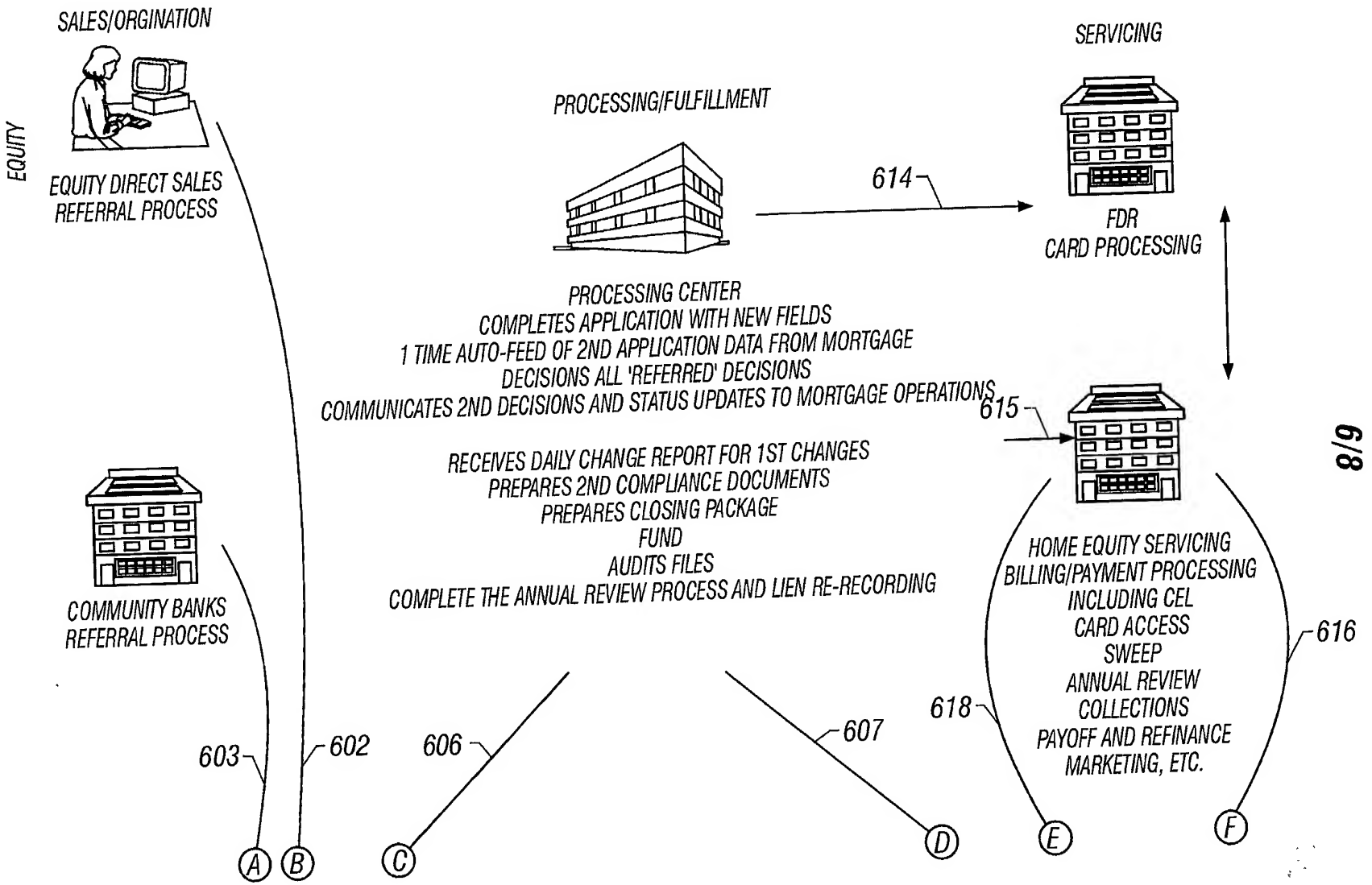
SALES/ORGINATION
EQUITY
EQUITY DIRECT SALES
REFERRAL PROCESS
PROCESSING/FULFILLMENT
SERVICING
614
FDR
CARD PROCESSING
PROCESSING CENTER
COMPLETES APPLICATION WITH NEW FIELDS
1 TIME AUTO-FEED OF 2ND APPLICATION DATA FROM MORTGAGE
DECISIONS ALL 'REFERRED' DECISIONS
COMMUNICATES 2ND DECISIONS AND STATUS UPDATES TO MORTGAGE OPERATIONS
615
RECEIVES DAILY CHANGE REPORT FOR 1ST CHANGES
PREPARES 2ND COMPLIANCE DOCUMENTS
PREPARES CLOSING PACKAGE
FUND
AUDITS FILES
COMPLETE THE ANNUAL REVIEW PROCESS AND LIEN RE-RECORDING
COMMUNITY BANKS
REFERRAL PROCESS
HOME EQUITY SERVICING
BILLING/PAYMENT PROCESSING
INCLUDING CEL
CARD ACCESS
SWEEP
ANNUAL REVIEW
COLLECTIONS
PAYOFF AND REFINANCE
MARKETING, ETC.
616
618
603
602
606
607
A
B
C
D
E
F

FIG. 6A

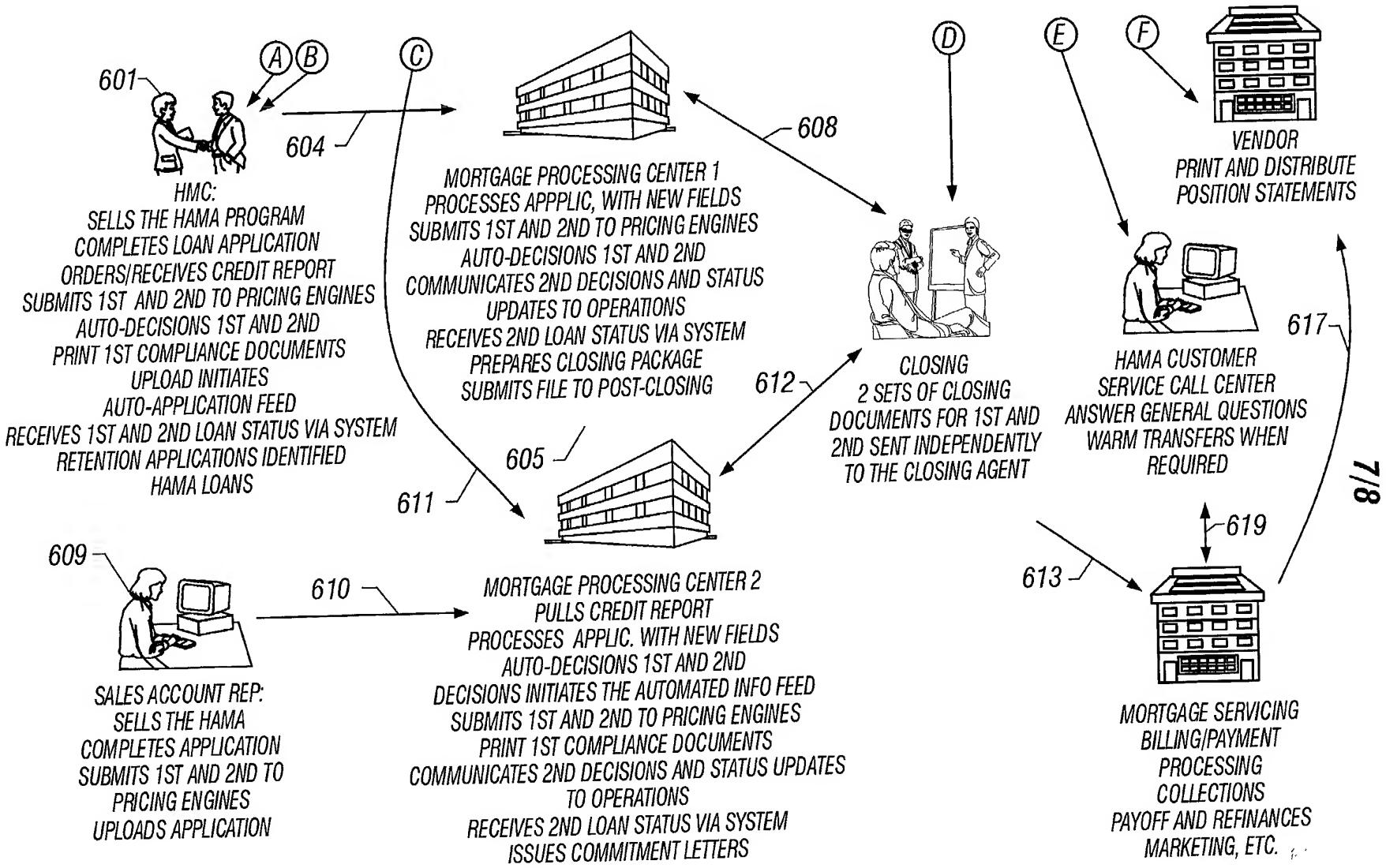
601
A
B
C
D
E
F
604
608
612
605
611
609
610
617
619
613
HMC:
SELLS THE HAMA PROGRAM
COMPLETES LOAN APPLICATION
ORDERS/RECEIVES CREDIT REPORT
SUBMITS 1ST AND 2ND TO PRICING ENGINES
AUTO-DECISIONS 1ST AND 2ND
PRINT 1ST COMPLIANCE DOCUMENTS
UPLOAD INITIATES
AUTO-APPLICATION FEED
RECEIVES 1ST AND 2ND LOAN STATUS VIA SYSTEM
RETENTION APPLICATIONS IDENTIFIED
HAMA LOANS
MORTGAGE PROCESSING CENTER 1
PROCESSES APPPLIC, WITH NEW FIELDS
SUBMITS 1ST AND 2ND TO PRICING ENGINES
AUTO-DECISIONS 1ST AND 2ND
COMMUNICATES 2ND DECISIONS AND STATUS
UPDATES TO OPERATIONS
RECEIVES 2ND LOAN STATUS VIA SYSTEM
PREPARES CLOSING PACKAGE
SUBMITS FILE TO POST-CLOSING
CLOSING
2 SETS OF CLOSING
DOCUMENTS FOR 1ST AND
2ND SENT INDEPENDENTLY
TO THE CLOSING AGENT
VENDOR
PRINT AND DISTRIBUTE
POSITION STATEMENTS
HAMA CUSTOMER
SERVICE CALL CENTER
ANSWER GENERAL QUESTIONS
WARM TRANSFERS WHEN
REQUIRED
SALES ACCOUNT REP:
SELLS THE HAMA
COMPLETES APPLICATION
SUBMITS 1ST AND 2ND TO
PRICING ENGINES
UPLOADS APPLICATION
MORTGAGE PROCESSING CENTER 2
PULLS CREDIT REPORT
PROCESSES APPLIC. WITH NEW FIELDS
AUTO-DECISIONS 1ST AND 2ND
DECISIONS INITIATES THE AUTOMATED INFO FEED
SUBMITS 1ST AND 2ND TO PRICING ENGINES
PRINT 1ST COMPLIANCE DOCUMENTS
COMMUNICATES 2ND DECISIONS AND STATUS UPDATES
TO OPERATIONS
RECEIVES 2ND LOAN STATUS VIA SYSTEM
ISSUES COMMITMENT LETTERS
MORTGAGE SERVICING
BILLING/PAYMENT
PROCESSING
COLLECTIONS
PAYOFF AND REFINANCES
MARKETING, ETC.

FIG. 6B

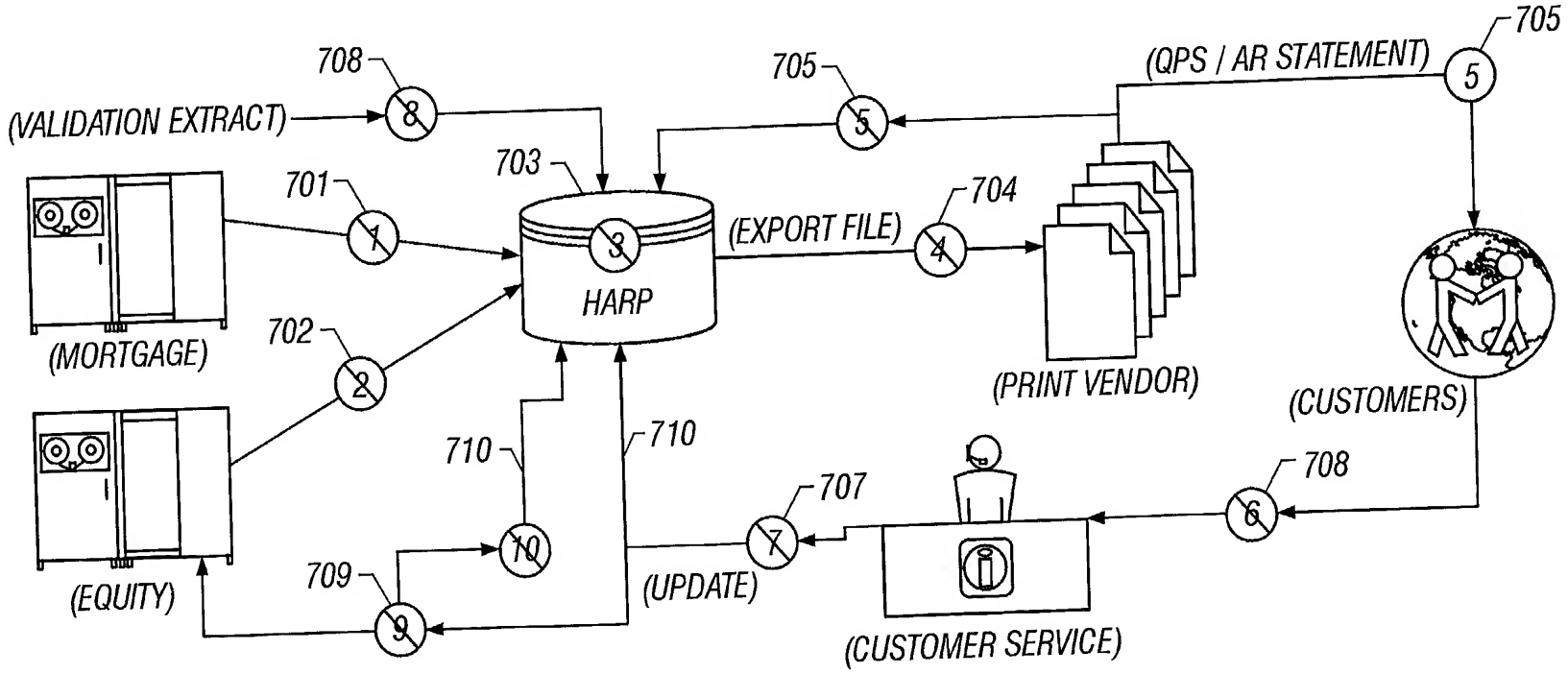
708
(VALIDATION EXTRACT)
705
(QPS / AR STATEMENT)
705
703
701
704
(EXPORT FILE)
HARP
(MORTGAGE)
(PRINT VENDOR)
(CUSTOMERS)
702
710
710
708
707
(EQUITY)
709
(UPDATE)
(CUSTOMER SERVICE)

FIG. 7